

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

IN THE MATTER OF:
JOSEPH RAY TARROW,
DEBTOR.

CHAPTER 13
CASE NO. 17-50660-MAR
JUDGE MARK A RANDON

TRUSTEE'S OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

Now Comes the Chapter 13 Trustee, Krispen S. Carroll, and objects to confirmation of the Chapter 13 Plan in the above matter pursuant to E. D. Mich. LBR 3015-3(a) as follows:

1. Trustee opposes confirmation of debtor's Plan as it does not comply with the Bankruptcy Code, Title 11, Chapter 13 and other applicable provisions of this title and Local Bankruptcy Rules as follows:

a. 11 U.S.C. § 1325(a)(5) – [secured claims]

i. Trustee objects to debtor's treatment of Chief Financial Credit Union in Class 5.2 of the Chapter 13 Plan as the creditor has filed an unsecured Proof of Claim. Trustee questions whether or not debtor is in possession of the 2015 Polaris Scrambler.

b. 11 U.S.C. § 1325(b)(1) – [disposable income]

i. Trustee requires debtor to remit the 2015 and 2016 income tax refunds to the Trustee by a date certain.

c. 11 U.S.C. § 1325(b)(2) – [means test objections]

i. Trustee requires verification of the income reported on Line 2 of the Means Test Form 122C-1 as it affects the monthly disposable income determination.

WHEREFORE, the Chapter 13 Trustee prays this Honorable Court deny confirmation of the debtor's Chapter 13 Plan.

OFFICE OF THE CHAPTER 13 TRUSTEE-DETROIT
KRISPEN S. CARROLL, CHAPTER 13 TRUSTEE

October 6, 2017

/s/ Margaret Conti Schmidt

Krispen S. Carroll (P49817)

Margaret Conti Schmidt (P42945)

Maria Gotsis (P67107)

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CERTIFICATE OF MAILING

I hereby certify that on the date indicated below, I electronically filed **TRUSTEE'S**
OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN with the Clerk of the Court using
the ECF system which will send notification of such filing to the following:

WILLIAM C BABUT
700 TOWNER STE 1
YPSILANTI, MI 48198-5757

and I hereby certify that I have mailed by United States Postal Service the above
mentioned documents to the following non-ECF participants:

JOSEPH RAY TARROW
6605 EDWARDS ROAD
BELLEVILLE, MI 48111-0000

October 13, 2017

/s/ Barbara A. Ecclestone
Barbara A. Ecclestone
For the Office of the Chapter 13 Trustee-Detroit
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